

Important Cash Card Business and Financial Information

2018 September

Unit : NT\$ Thousand ; Card

Issuer	No. of Cards with Line Drawn	No. of Cards with Line Undrawn	Total Line Extended	Total Available Line of Cardholders	Outstanding Balance (including non-accrual amounts)	Delinquency Ratio (%)	Coverage Balance	Monthly Write-off Amount	Annual Write-off Amount
First Commercial Bank	1,249	0	350,323	64,956	1,084	0.000	117	0	11
Hua Nan Commercial Bank	1,803	2,617	2,180,770	155,255	36,078	0.073	63,067	579	1,875
Taipei Fubon bank	272	0	217,600	0	2,706	0.000	54	28	267
Bank of Kaohsiung	1,637	755	1,369,365	761,423	607,942	0.000	6,079	0	604
Taichung Commercial Bank	257	164	18,433	0	43	0.000	1,634	0	2,670
HSBC Bank(Taiwan) Ltd.	5,242	2,823	953,561	131,668	231,873	0.321	144,378	672	3,226
Shin Kong Commercial Bank	110	0	1,407	0	1,407	0.000	0	0	54
Cota Commercial Bank	10	5	2,000	1,500	567	0.000	6	0	0
Union Bank of Taiwan	1,514	0	155,091	12,824	35,681	2.912	2,356	11	775
Yuanta Bank	6,964	15,851	6,844,500	0	126,890	0.005	1,815	1,013	20,336
Bank Sinopac	515	0	15,334	0	8,783	0.235	14,401	16	87
Cosmos Bank, Taiwan	329,697	159,901	286,577,953	41,564,119	13,985,178	1.029	297,826	23,264	211,162
DBS Bank(Taiwan)Ltd.	1,737	10,432	1,561,550	78,266	152,808	0.001	1,536	150	1,333
Taishin International Bank	17,579	45,474	28,074,870	5,330,166	1,421,045	0.702	49,167	1,477	28,642
Chinatrust Commercial Bank	20,767	8,033	13,062,321	3,010,801	1,060,694	0.760	75,124	4,733	36,500
The Sixth Credit Cooperation Of Changhua	27	29	3,850	2,822	1,028	0.000	42	0	0
Total	389,380	246,084	341,388,928	51,113,800	17,673,807	0.927	657,602	31,943	307,542

1. Sources: Disclosed by banks.

2. Disclosure items and definitions:

2.1 No. of cards with line drawn: No. of cards "with line drawn at the end of base date month."

2.2 No. of cards with line undrawn: No. of cards "with line undrawn at the end of base date month."

2.3 Total line extended: Sum total of line approved to cardholders per cash card contract at the end of base date month, in the unit of NT\$1,000.

2.4 Total available line: Sum total of line available to cardholders at the end of base date month, in the unit of NT\$1,000.

2.5 Outstanding balance (overdue receivables included): Sum total of line drawn by cardholders at the end of base date month, in the unit of NT\$1,000.

2.6 Delinquency Ratio : Ratio of non-performing loan to loan outstanding at the end of base date month (The definitions of non-performing loan shall be as set out in the Regulations Governing the Procedures for Banking Institutions to Evaluate Assets and Deal with Non-performing/Non-accrual Loans).

2.7 Coverage balance : Bad debt reserve put aside for cash card business at the end of base date month, in the unit of NT\$1,000.

2.8 Monthly write-off amount : Amount of bad debt write-off in the base date month, in the unit of NT\$1,000.

2.9 Annual write-off amount : Amount of accumulated bad debt write-off for the year, in the unit of NT\$1,000.

3. "The end of base date month" means the end of month prior to the date of reporting.